

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DEREK J. ROCCO  
MARY RAE ROCCO  
Debtor(s)

Case No. 19-23634CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/16/2019, and was converted to chapter 13 on 11/06/2019.
- 2) The plan was confirmed on 12/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/13/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/03/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$174,255.00.
- 10) Amount of unsecured claims discharged without full payment: \$171,559.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$284,471.01
Less amount refunded to debtor	\$539.26

**NET RECEIPTS:** **\$283,931.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$14,750.69
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$18,150.69**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	5,707.55	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	7,955.00	7,955.54	7,955.54	2,386.66	0.00
BMW BANK OF NORTH AMERICA	Secured	24,253.00	24,253.20	23,714.24	23,714.24	0.00
CITIBANK NA**	Unsecured	NA	2,143.98	2,143.98	643.19	0.00
CITIZENS BANK NA**	Unsecured	66,625.00	66,411.67	66,411.67	19,923.50	0.00
CITIZENS BANK NA**	Unsecured	35,736.00	35,347.32	35,347.32	10,604.20	0.00
COLLEGE AVE STUDENT LOANS	Unsecured	0.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	11,300.00	11,146.30	11,146.30	3,343.89	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	1,212.00	1,432.37	1,432.37	429.71	0.00
KEYBANK NA**	Unsecured	24,277.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	19,302.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	350.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	83,977.00	86,153.73	86,153.73	25,846.12	0.00
MED FINANCIAL	Unsecured	5,500.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC**	Secured	290,227.00	288,532.01	0.00	141,717.22	0.00
NATIONSTAR MORTGAGE LLC**	Secured	0.00	2,285.45	2,285.45	2,285.45	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	258.60	0.00	0.00	0.00
PAYPAL CREDIT++	Unsecured	9,063.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES*	Secured	19,184.00	19,052.12	0.00	22,025.43	0.00
PERITUS PORTFOLIO SERVICES*	Secured	0.00	356.60	356.60	356.60	0.00
PNC BANK NA	Unsecured	8,317.00	8,420.21	8,420.21	2,526.06	0.00
PROSPER MARKETPLACE INC	Unsecured	9,686.00	9,536.75	9,536.75	2,861.03	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	21,342.00	21,405.31	21,405.31	6,421.59	0.00
ST CLAIR HOSPITAL	Unsecured	2,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,200.00	2,320.57	2,320.57	696.17	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$141,717.22	\$0.00
Mortgage Arrearage	\$2,285.45	\$2,285.45	\$0.00
Debt Secured by Vehicle	\$24,070.84	\$46,096.27	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,356.29</b>	<b>\$190,098.94</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$252,273.75</b>	<b>\$75,682.12</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$18,150.69</u>
Disbursements to Creditors	<u>\$265,781.06</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$283,931.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.